

In re:
Rasheena Muhammad
Debtor

Case No. 22-10463-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 10, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2022:

Recip ID	Recipient Name and Address
db	+ Rasheena Muhammad, 1366 N. 75th Street, Philadelphia, PA 19151-2935
14671883	+ Auto Trakk LLC, Attn: Bankruptcy Department, 1500 Sycamore Rd., Ste. 200, Montoursville, PA 17754-9416
14671900	Water Revenue Bureau, 1415 JFK Blvd., 15th Floor, Philadelphia, PA 19105

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Jun 11 2022 03:58:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Jun 10 2022 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 11 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 10 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14671881	+ Email/Text: bankruptcy@acimacredit.com	Jun 10 2022 23:51:00	Acima Credit, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
14671884	+ EDI: WFNNB.COM	Jun 11 2022 03:58:00	Comenity Bank/The Childrens Place, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14671886	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 10 2022 23:51:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
14671887	+ EDI: CCS.COM	Jun 11 2022 03:58:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14671888	+ Email/Text: bknotice@ercbpo.com	Jun 10 2022 23:51:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14671889	+ Email/Text: bankruptcydepartment@tsico.com	Jun 10 2022 23:51:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
14671890	Email/Text: blegal@phfa.org	Jun 10 2022 23:51:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14671891	+ Email/Text: asmith@securitycreditservicesllc.com	Jun 10 2022 23:51:00	Security Credit Services, Attn: Bankruptcy, Po Box 1156, Oxford, MS 38655-1156
14671892	+ Email/Text: ECMCBKNotices@ecmc.org	Jun 10 2022 23:51:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
14671899	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Jun 10 2022 23:51:00	Usdoe/Glelsi, Attn: Bankruptcy, Po Box 7860,

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Jun 10, 2022

Form ID: 318

Total Noticed: 16

Madison, WI 53707-7860

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14671882	*+	Acima Credit, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
14671885	*+	Comenity Bank/The Childrens Place, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14671893	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
14671894	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
14671895	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
14671896	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
14671897	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
14671898	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2022 at the address(es) listed below:

Name	Email Address
ERIK B. JENSEN	on behalf of Debtor Rasheena Muhammad erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Rasheena Muhammad</u>	Social Security number or ITIN	xxx-xx-4833
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-10463-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rasheena Muhammad

6/9/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.